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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

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UTAH INSURANCE DEPARTMENT,  Complainant,  v.  KRAIG MOORE 3570 West 5600 South, Suite F Roy, UT 84067 License # 121872  MOORE INSURANCE AGENCY Same Address, License# 538308  Respondent.	<b>STIPULATION AND ORDER</b>  Docket No. 2015-106 HL  Enf. Case No. 3665  Judge Mark Kleinfeld Administrative Law Judge
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**STIPULATION**

The Utah Insurance Department ("Department"), by and through its legal counsel, and Kraig Moore ("Respondent"), hereby stipulate and agree as follows:

1. Respondent is an active resident insurance producer. Respondent's business address is 3570 West 5600 South, Suite F, Roy, UT 84067. Respondent's License Number is 121872.
2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-201; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code § 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent knows of his right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

5. This signed Stipulation, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

6. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 16 day of September, 2015.

  
\_\_\_\_\_  
KRAIG MOORE, License# 121872

Dated this 17<sup>th</sup> day of September, 2015.

  
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Gary D. Josephson,  
Assistant Attorney General  
UTAH DEPARTMENT OF INSURANCE

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. In July 2015, a Department Market Conduct Examiner passed by Respondent's place of business and noticed the name "Moore Insurance Agency" on the door of his office. The Department examiner later determined that the agency name was not licensed by the Department.
2. On August 3, 2015, the examiner met with Respondent and obtained a business card which advertised Moore Insurance Agency. A check of historical Department files indicated that Respondent had licensed his agency in 2002, but had not renewed the license when it lapsed. When the examiner told Respondent that his agency needed to be renewed and licensed, Respondent stated that he was unaware of the requirement to renew.
3. Further investigation found that Respondent registered Moore Insurance Agency, Inc. with the Utah Division of corporations on January 2, 2002. This registration was active until it expired on January 2, 2007, for failure to file a renewal.

4. The investigation also found that Respondent registered as “Moore Insurance, LLC” with the Utah Division of Corporations on April 9, 2014. This registration is currently active.

5. On August 18, 2015, Respondent registered and obtained a license for “Moore Insurance Agency” from the Department.

6. The Respondent has agreed to an administrative forfeiture in the amount of \$3,000.00.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

#### **CONCLUSIONS OF LAW**

1. Utah Code Sections 31A-23a-103 requires that an insurance organization be licensed as an agency if the insurance organization acts as a producer.

2. Utah Administrative Code R.590-154-7 prohibits a producer from misleading the public through any business cards, advertising, emblem and the like by using a name that is not filed with the Department; , and an individual may not sell, solicit, or negotiate insurance as a producer unless the individual is designated to act under the agency’s license.

3. Respondent was in violation of the above provisions by conducting insurance business under an unlicensed agency name and without being associated to it.

4. The proposed administrative forfeiture of \$3,000.00 is appropriate in this matter.



Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent, Kraig Moore, is hereby assessed an administrative forfeiture in the amount of \$3,000.00.
2. The administrative forfeiture shall be paid to the Department within thirty days of the date this Order is signed.

DATED this 17 day of September, 2015.

TODD E. KISER  
Insurance Commissioner



MARK E. KLEINFELD  
Administrative Law Judge  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114  
Telephone (801) 538-3800

**NOTIFICATION TO RESPONDENT**

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

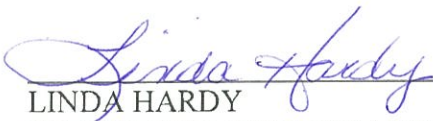
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

**CERTIFICATE OF MAILING**

The undersigned hereby certifies that on this date, a true and correct copy of the  
**STIPULATION AND ORDER** was mailed, postage prepaid, to the following:

**KRAIG MOORE  
3570 WEST 5600 SOUTH, SUITE F  
ROY, UT 84067**

Dated this 17<sup>th</sup> day of September, 2015.

  
LINDA HARDY  
UTAH INSURANCE DEPARTMENT  
STATE OFFICE BUILDING, ROOM 3110  
SALT LAKE CITY, UT 84114-6901



## State of Utah

GARY R. HERBERT  
Governor

SPENCER J. COX  
Lieutenant Governor

# Insurance Department

## UTAH Invoice - Original

KRAIG MOORE  
MOORE, KRAIG  
3570 W 5600 S SUITE F  
ROY UT 84067

Printed Date: September 17, 2015  
Invoice Date: September 17, 2015  
Balance Due: \$3,000.00  
Due Date: October 22, 2015  
Invoice ID: 803980  
Payor ID: 38863

Date	Item Description	Amount	
09-17-2015	Monetary Penalty Individual	\$3,000.00	E-Case 3665 Docket # 2015-106 HL

No Adjustments

No Payments

**Balance Amount Due** \$3,000.00

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## UTAH Invoice - Original

Make check payable to: Utah Insurance Department  
Send payment to:  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901

Invoice Date: September 17, 2015  
Balance Due: \$3,000.00  
Due Date: October 22, 2015  
Invoice ID: 803980  
Payor ID: 38863

E-Case 3665 Docket # 2015-106 HL

**Detach and Return this Voucher with Payment**  
Payments Will Not Be Processed without Voucher